

Guide to Medicare Supplement Insurance in Kentucky

Last Updated: March 1, 2000

Disclaimer: Please note that the information in this guide was submitted by the insurance companies. The Kentucky Department of Insurance compiles the information as a service to the consumer but we accept no responsibility for its accuracy. Companies may make changes without our knowledge. The consumer also may consider contacting a local insurance agent regarding this product.

Printed with state funds

About the Kentucky Department of Insurance Consumer Guide to Medicare Supplement

Policies

The 10 standardized policies are outlined on pages 16-19 of the *1999 Guide to Health Insurance for People with Medicare*. The booklet is included as part of this Kentucky Department of Insurance Consumer packet.

Some Terms You Should Know:

Community Rating - Also known as no age rating. The company charges the same premiums for all policyholders, regardless of age.

Issue Age - Medigap premiums are calculated based on how old you are when you bought the policy. Premiums may increase due to inflation but not because you get older.

Attained age - Premiums will increase as you get older.

Other Information:

Medicare Select plans are standardized Medicare Supplement plans with restricted provider networks. You must go to a participating provider network except in *emergency* situations.

Don't be alarmed if your company is not listed in this guide. The guide list includes insurers who provided the Kentucky Department of Insurance with the requested information.

Medicare HMOs: If you purchase a Medicare HMO plan, you assign your Medicare benefits to the HMO and you receive benefits from the HMO. These plans do not provide standardized Medicare supplement coverage. Many of these plans provide additional benefits such as prescription drugs, vision, dental and hearing care. These plans are regulated by the Health Care Financing Administration (HCFA), not the Kentucky Department of Insurance.

Medicare Health Maintenance Organizations

Medicare HMOs are available in Boone, Bullitt, Campbell, Jefferson, Kenton and Oldham counties ONLY.

Company Name: **Aetna US Healthcare**

Service Area: Boone, Campbell and Kenton

Address: 3690 Orange Place, Suite 200

Cleveland, OH 44122

Phone: (216) 486-8979

Company Name: **Anthem Health Plans**

Service Area: Bullitt, Jefferson and Oldham

Address: 9901 Linn Station Road

Louisville, KY 40223

Phone: (800) 824-3122 or (502) 423-2011

Company Name: **Humana Health Plan, Inc.**

Service Areas: Bullitt, Jefferson and Oldham

Boone, Campbell and Kenton

Address: 500 W. Main St.

PO Box 1438

Louisville, KY 40201-1438

Phone: (502) 580-5050 or (502) 580-1854

Company Name: **Pacificare of Ohio, Inc.**

Service Area: Boone, Campbell and Kenton

Address: 11260 Chester Road, Suite 800

Cincinnati, OH 45246

Phone: (513) 772-7325

Health Maintenance Organizations (Not Medicare Select)

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Company Name: **Anthem Health Plans**

Name of Plan: Plans A, B, C and H

Individual and Group

Address: 6060 Dutchmans Lane, Ste. 310

Louisville, KY 40205

Phone: (800) 824-3122 or (502) 473-0392

Other Information

Community-rated.

Plans A, B, C, F and H are available to the under-65, disabled population.

Prescription drug discounts are available.

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Health Maintenance Organizations (Medicare Select)

Company Name: **Anthem Blue Cross/Blue Shield**

Service Area: All Kentucky counties

Name of Plan: Plans A, B, C and H

Individual

Address: 9901 Linn Station Road

Louisville, KY 40223

Phone: (502) 423-2011

Company Name: **Humana Health Plan, Inc.**

Service Area: Adair, Allen, Anderson, Bath, Bourbon, Boyle, Casey, Clark, Clinton, Edmonson, Estill, Fayette, Fleming, Franklin, Garrard, Grant, Hardin, Harrison, Henry, Jackson, Jefferson, Jessamine, Larue, Laurel, Lincoln, Madison, McCreary, Meade, Menifee, Mercer, Montgomery, Nelson, Nicholas, Oldham, Owen, Pendleton, Powell, Pulaski,

Robertson, Rockcastle, Russell, Scott, Shelby, Simpson,
Spencer, Trimble, Warren, Washington, Wayne and Woodford.

Name of Plan: Plans A, B, C, F and H

Address: 500 W. Main St.

PO Box 1438

Louisville, KY 40201-1438

Phone: (502) 580-5050

Medicare Select Insurance

Company Name: **Guarantee Trust Life Insurance Company**

Name of Plan: Plans B, C, D and F

Service Area: Kentucky counties of Anderson, Ballard, Bath, Boone, Bourbon, Boyle, Bullitt, Caldwell, Calloway, Campbell, Carlisle, Carroll, Christian, Clark, Crittenden, Estill, Fayette, Fleming, Franklin, Fulton, Gallatin, Garrard, Grant, Graves, Hardin, Harrison, Henry, Hickman, Hopkins, Jackson, Jefferson, Jessamine, Kenton, Larue, Lincoln, Livingston, Lyon, Madison, Marion, Marshall, McCracken, Meade, Menifee, Mercer, Montgomery, Muhlenberg, Nelson, Nicholas, Oldham, Owen, Pendleton, Powell, Robertson, Rockcastle, Scott, Shelby, Spencer, Todd, Trigg, Trimble, Union, Washington, Webster and Woodford.

Address: 1275 Milwaukee Ave.

Glenview, IL 60025-2489

Phone: (847) 699-0600

Company Name: **Mutual of Omaha Insurance Company**

Name of Plan: Plans B, C, D, E, F and G

Service Area: Kentucky counties of Allen, Boone, Campbell, Fayette, Grant, Jefferson, Johnson, Kenton, Madison, Shelby, Taylor and Warren.

Address: Mutual of Omaha Plaza

Omaha, NE 68175

Phone: (402) 342-7600

Company Name: **Mutual Protective Insurance Company**

Name of Plan: Plans A, B, C, D and F

Address: PO Box 3477

Omaha, NE 68103-0477

Phone: (402) 391-6900

Company Name: **Pioneer Life Insurance Company**

Name of Plan: Plans B, C, D and F

Service Area: Kentucky counties of Bourbon, Fayette, Franklin, Grant, Graves, Jefferson, Kenton, Logan, Marion, Mason, Pulaski, Scott, Warren.

Address: 11815 N. Pennsylvania St.

Carmel, IN 46032

Phone: (815) 987-5000

Company Name: **Pyramid Life Insurance Company**

Name of Plan: Plans B, C, D, F and G

Service Area: Kentucky counties of Bullitt, Caldwell, Crittenden, Daviess, Fayette, Henderson, Hopkins, Jefferson, Madison, McLean, Oldham, Shelby, Spencer, Union and Webster.

Address: PO Box 772

Shawnee Mission, KS 66201

Phone: (913) 772-1110

Company Name: **State Mutual Insurance Company**

Name of Plan: Plans B, C, D and F

Service Area: The following Kentucky zip codes: 40003;
40004; 40007; 40008; 40009; 40010; 40011; 40012; 40013;
40014; 40019; 40022; 40023; 40026; 40031; 40033; 40036;
40037; 40040; 40047; 40048; 40050; 40051; 40055; 40056;
40057; 40059; 40060; 40061; 40062; 40065; 40067; 40068;
40069; 40070; 40071; 40075; 40076; 40077; 40078; 40106;
40107; 40109; 40117; 40118; 40121; 40142; 40150; 40155;
40160; 40161; 40165; 40176; 40177; 40185; 40202; 40203;
40204; 40205; 40206; 40207; 40208; 40209; 40210; 40211;
40212; 40213; 40214; 40215; 40216; 40217; 40218; 40219;
40220; 40222; 40223; 40228; 40229; 40241; 40242; 40243;
40245; 40258; 40272; 40291; 40292; 40299; 40311; 40312;
40322; 40324; 40328; 40330; 40336; 40337; 40338; 40339;
40342; 40346; 40347; 40350; 40353; 40355; 40356; 40358;
40359; 40360; 40361; 40370; 40371; 40372; 40374; 40378;
40379; 40380; 40383; 40385; 40390; 40391; 40402; 40403;
40404; 40409; 40419; 40422; 40437; 40440; 40442; 40444;
40445; 40447; 40456; 40460; 40461; 40464; 40472; 40475;
40481; 40484; 40486; 40489; 40502; 40503; 40504; 40505;
40506; 40507; 40508; 40509; 40510; 40511; 40513; 40514;
40515; 40516; 40517; 40601; 40729; 40801; 40855; 41001;
41003; 41004; 41005; 41006; 41007; 41008; 41010; 41011;
41014; 41015; 41016; 41017; 41018; 41030; 41031; 41033;
41035; 41040; 41042; 41043; 41045; 41046; 41048; 41050;
41051; 41052; 41059; 41063; 41064; 41071; 41073; 41074;
41075; 41078; 41080; 41083; 41085; 41086; 41088; 41091;
41092; 41094; 41095; 41097; 41098; 41099; 41311; 41386;
41397; 42127; 42129; 42141; 42154; 42160; 42183; 42214;
42528; 42539; 42541; 42585; 42629; 42642; 42701; 42713;
42715; 42716; 42718; 42722; 42728; 42733; 42735; 42740;
42741; 42742; 42743; 42748; 42749; 42753; 42757; 42761;
42764; 42705; 42776; 42782; 42784; 45001; 45002; 45003;
45005; 45011; 45013; 45014; 45015; 45030; 45036; 45039;
45040; 45042; 45044; 45050; 45052; 45053; 45054; 45058;
45064; 45067; 45068; 45069; 45085; 45102; 45103; 45106;
45107; 45108; 45111; 45113; 45118; 45120; 45121; 45122;
45130; 45135; 45140; 45146; 45148; 45150; 45152; 45153;
45154; 45157; 45162; 45174; 45176; 45177; 45202; 45203;
45204; 45205; 45206; 45207; 45208; 45209; 45210; 45211;
45212; 45213; 45214; 45215; 45216; 45217; 45218; 45219;
45220; 45221; 45223; 45224; 45225; 45227; 45228; 45229;
45230; 45231; 45232; 45233; 45236; 45237; 45238; 45240;
45241; 45242; 45243; 45244; 45245; 45247; 45248; 45249;
45251; 45255; 47001; 47003; 47010; 47011; 47012; 47016;
47018; 47020; 47022; 47025; 47032; 47036; 47038; 47040;
47043; 47060; 47106; 47108; 47110; 47111; 47112; 47114;
47115; 47117; 47119; 47120; 47122; 47124; 47126; 47129;
47130; 47135; 47136; 47138; 47141; 47142; 47143; 47147;
47160; 47162; 47163; 47164; 47165; 47166; 47167; 47170;
47172; 47177; 47180; 47181;

Address: American Insurance Marketing Company

1817 Eagle Drive

Woodstock, GA 30189-2307

Phone: (800) 321-0102; (877) 872-5500

Other Information

Attained age.

Company Name: **United Healthcare Insurance Company/AARP Health Care Options**

Name of Plan: Plan C

Service Area: The following Kentucky zip codes: 40003;
40004; 40006; 40007; 40008; 40009; 40010; 40011; 40012;
40013; 40014; 40017; 40018; 40019; 40020; 40022; 40023;
40025; 40026; 40027; 40031; 40032; 40033; 40036; 40040;
40041; 40045; 40046; 40047; 40048; 40050; 40055; 40056;
40057; 40058; 40059; 40061; 40065; 40066; 40067; 40068;
40069; 40070; 40071; 40075; 40076; 40077; 40078; 40202;
40204; 40205; 40206; 40207; 40218; 40220; 40222; 40223;
40224; 40225; 40228; 40241; 40242; 40243; 40245; 40250;
40252; 40253; 40255; 40257; 40269; 40270; 40280; 40287;
40289; 40291; 40293; 40294; 40295; 40296; 40297; 40298;
40299; 40309; 40310; 40311; 40312; 40316; 40319; 40320;
40322; 40324; 40328; 40330; 40334; 40336; 40337; 40339;
40340; 40341; 40342; 40345; 40346; 40347; 40348; 40350;
40353; 40355; 40356; 40357; 40358; 40359; 40360; 40361;
40362; 40363; 40365; 40366; 40370; 40371; 40372; 40374;

40376; 40379; 40380; 40383; 40384; 40385; 40386; 40387;
40390; 40391; 40392; 40403; 40404; 40405; 40409; 40410;
40415; 40419; 40420; 40421; 40422; 40423; 40437; 40440;
40441; 40442; 40444; 40445; 40446; 40447; 40448; 40452;
40456; 40460; 40461; 40464; 40468; 40472; 40473; 40475;
40476; 40481; 40484; 40488; 40489; 40492; 40494; 40495;
40501; 40502; 40503; 40504; 40505; 40506; 40507; 40508;
40509; 40510; 40511; 40512; 40513; 40514; 40515; 40516;
40517; 40522; 40523; 40524; 40526; 40533; 40536; 40544;
40546; 40555; 40574; 40575; 40576; 40577; 40578; 40579;
40580; 40581; 40582; 40583; 40584; 40585; 40586; 40587;
40588; 40589; 40590; 40591; 40592; 40593; 40594; 40595;
40596; 40601; 40602; 40603; 40604; 40618; 40619; 40620;
40621; 40622; 41001; 41002; 41003; 41004; 41005; 41006;
41007; 41008; 41009; 41010; 41011; 41012; 41014; 41015;
41016; 41017; 41018; 41019; 41022; 41030; 41031; 41033;
41034; 41035; 41037; 41039; 41040; 41041; 41042; 41043;
41044; 41045; 41046; 41048; 41049; 41051; 41052; 41053;
41054; 41055; 41056; 41059; 41061; 41062; 41063; 41064;
41071; 41072; 41073; 41074; 41075; 41076; 41080; 41083;
41085; 41086;

41091; 41092; 41094; 41095; 41096; 41097; 41098; 41099;
41131; 41189; 41360; 41365; 42516; 42539; 42541; 42553;
42554; 42566; 42567; 45275; 45277; 45298; 45944; 45999

Address: PO Box 130

Montgomeryville, PA 18936

Phone: (800) 523-5800

Medicare Supplement Insurance

Company Name: **American Republic Insurance Company**

Name of Plan: Plans A, C and F

Individual market

Address: PO Box 1

Des Moines, IA 50301

Phone: (800) 473-9227

Other Information

Attained age-rated.

Plans A, C and F are available to those under 65.

Prescription drug discount program is available.

Company Name: **Bankers Fidelity Life Insurance Company**

Name of Plan: Plans A, B, C and F

Individual market

Address: 4370 Peachtree Rd., N.E.

PO Box 190240

Atlanta, GA 31119-0240

Phone: (404) 266-5500; (800) 241-1439; (800) 282-0480

Other Information

Issue age.

Prescription drug discount program is available.

Plans A, B, C and F are available to those under 65.

Company Name: **Bankers Life and Casualty Company**

Name of Plan: Plans A through I

Plan F (high deductible)

Individual and group markets

Address: 222 Merchandise Mart Plaza

Chicago, IL 60654

Phone: (312) 396-6000

Other Information

Attained age.

Prescription drug discount program is available.

Plans A through I are available to those under 65.

Company Name: **Central Benefits National Life Insurance Company**

Name of Plan: Plans A, B, C and F

Individual market

Plans A, B, C, D and F

Group market

Address: 255 E. Main St.

Columbus, OH 43215

Phone: (800) 541-2363

Other Information

Attained age.

Plans A, B, C, D and F are available to those under 65.

Company Name: **Central States Health and Life Company of Omaha**

Name of Plan: Plans A, B, C and F

Individual market

Plans A, B, C, D and F

Group market

Address: PO Box 34350

Omaha, NE 68134-0350

Phone: (800) 541-2363

Other Information

Attained age.

Plans A, B, C, D and F are available to those under 65.

Company Name: **Combined Insurance Company of America**

Name of Plan: Plans A, C and F

Individual market.

Address: 5050 Broadway

Chicago, IL 60640

Phone: (800) 544-5531

Other Information

Issue age.

Plans A, C and F are available to those under 65.

Prescription drug discount program is available.

Company Name: **Conseco Direct Life Insurance Company**

Name of Plan: Plans A, B, C, D and F

Individual market.

Address: 399 Market Street

Philadelphia, PA 19181

Phone: (800) 242-0807

Other Information

Plans A, B, C, D and F are available to those under 65.

Company Name: **Constitution Life Insurance Company**

Name of Plan: Plans A, B, C, D and F

Individual market.

Address: 2536 Countryside Blvd.

Clearwater, FL 33763

Phone: (800) 789-6364

Other Information

Attained age.

Plans A, B, C, D and F are available to those under 65.

Company Name: **Continental General Insurance Company**

Name of Plan: Plans A, B, C, D, F and G (and high deductible)

Individual market.

Address: 8901 Indian Hills Rd.

Omaha, NE 68175

Phone: (402) 397-3200

Other Information

Attained age.

Plans A, C, F and G are available to those under 65.

Company Name: **Continental Life Insurance Company**

Name of Plan: Plans A through I

Address: 11815 N. Pennsylvania

Carmel, IN 46032

Phone: (317) 817-3700

Company Name: **GE Life and Annuity Assurance Company**

Name of Plan: Plans A, C, D, F and J

Individual market.

Address: 6610 W. Broad St.

Richmond, VA 23230

Phone: (800) 253-0856

Other Information

Attained age.

Plans A, C, D, F and J are available to those under 65.

Company Name: **Golden Rule Insurance Company**

Name of Plan: Plans A and G

Individual market.

Address: Golden Rule Regional Office

Suite 150, 55001 Lonas Road

Knoxville, TN 37909

Phone: (800) 474-4467; (423) 584-3770

Other Information

Issue age.

Plans A and G are available to those under 65.

Company Name: **Guarantee Trust Life Insurance Company**

Name of Plan: Plans A, B, C, D, F, G and I (high deductible)

Individual market.

Plans A, B and C

Group market.

Address: 1275 Milwaukee Avenue

Glenview, IL 60025-2489

Phone: (800) 323-6907

Other Information

Attained age.

Plans A, B, C, D, E, G and I (high deductible) are available to those under 65.

Company Name: **Hartford Life and Accident Insurance Company**

Name of Plan: Plans A through J

Group market.

Address: PO Box 2999

Hartford, CT 06104-2999

Phone: (800) 572-9047

Other Information

Attained age.

Plan A is available to those under 65.

Company Name: **Life Investors Insurance Company of America**

Name of Plan: Plans A through J

Individual and group markets.

Address: Medicare Supplement Processing Department

520 Park Avenue

Baltimore, MD 21201-4500

Phone: (800) 752-9797; (800) 957-3195;

(800) 749-6983

Other Information

Individual - attained age; Group - issue age.

Plans A through J are available to those under 65.

Company Name: **Monumental Life Insurance Company**

Name of Plan: Plans A through J

Individual and group markets.

Address: 520 Park Avenue

Baltimore, MD 21201-4500

Phone: (800) 752-9797; (800) 957-3195; (800) 749-6983

Other Information

Group - issue age.

Individual - attained age.

Plans A through J are available to those under 65.

Company Name: **Mutual of Omaha Insurance Company**

Name of Plan: Plans A, B, C, D and F

Address: Mutual of Omaha Plaza

Omaha, NE 68175

Phone: (800) 775-6000

Other Information

Attained age.

Prescription drug discount program is available.

Plans A, C, D and F are available to those under 65.

Company Name: **Mutual Protective Insurance Company**

Name of Plan: Plans A, C, F and G

Individual market.

Address: 1515 South 75th

Omaha, NE 68124-1655

Phone: (800) 228-6080

Other Information

Issue age.

Plan A is available to those under 65.

Company Name: **National States Insurance Company**

Name of Plan: Plans A, B, C, F and J

Individual market.

Address: 1830 Craig Park Ct., Ste. 100

St. Louis, MO 63146

Phone: (800) 868-6788, ext. 263

Other Information

Issue age.

Plan A is available to those under 65.

Company Name: **Nationwide Life Insurance Company**

Name of Plan: Plans A, B and F

Individual market.

Address: Health Customer Service Team

One Nationwide Plaza

Columbus, OH 43216

Phone: (800) 535-8600

Other Information

Issue age.

Plans A, B and F are available to those under 65.

Company Name: **Order of United Commercial Travelers of America**

Name of Plan: Plans A, B, C and F

Individual market.

Address: 632 North Park St.

PO Box 159019

Columbus, OH 43215-8619

Phone: (800) 848-0123; (614) 228-3276

Other Information

Issue age.

No plans offered to those under 65. (Fraternalists are exempt.)

Company Name: **Oxford Life Insurance Company**

Name of Plan: Plans A, B, C, F and I

Individual and group markets.

Address: PO Box 46518

Madison, WI 53744-6518

Phone: (608) 662-1232

Other Information

Attained age.

Prescription drug discount program is available.

Plan A is available to those under 65.

Company Name: **Peoples Benefit Life Insurance Company**

Name of Plan: Plans A, B, C and F

Individual market.

Address: 20 Moores Road

Frazer, PA 19355

Phone: (800) 356-6271

Other Information

Issue age. Some plans underwritten; others guaranteed issue.

Prescription drug discount program is available.

Plans A, B, C and F are available to those under 65.

Company Name: **Physicians Mutual Insurance Company**

Name of Plan: Plans A, B, C, F and J

Individual market.

Address: 2600 Dodge St.

Omaha, NE 68131

Phone: (800) 228-9100

Other Information

Plans A, B, C and F are available both attained and issue age. Plan J is issue age.

Prescription drug discount program is available.

Plan A is available to those under 65.

Company Name: **Pioneer Life Insurance Company of IL**

Name of Plan: Plans A, B, C, D, E, F, G and I; Plan F (high deductible)

Individual market.

Address: Administrative Offices

11815 N. Pennsylvania

Carmel, IN 46032

Phone: (800) 759-7007

Other Information

Attained age.

Prescription drug discount program is available.

Plans A through I are available to those under 65.

Company Name: **Pyramid Life Insurance Company**

Name of Plan: Plans A, B, C, D, F and G; Plans F and J (high deductible)

Individual market.

Address: PO Box 772

Shawnee Mission, KS 66201

Phone: (913) 722-1110

Other Information

Attained age.

Prescription drug discount program is available.

Plans A, B, C, D, F and G are available to those under 65.

Company Name: **Reserve National Insurance Company**

Name of Plan: Plans A, B, C and F

Individual market.

Address: 6100 NW Grand Blvd.

Oklahoma City, OK 73118

Phone: (800) 654-9106

Other Information

Attained age.

Plan A is available to those under 65.

Company Name: **Standard Life and Accident Insurance**

Company

Name of Plan: Plans A, B, C, D, E, F, F (high deductible)

and G

Individual market.

Address: 2450 South Shore Blvd., Floor 5

League City, TX 77553

Phone: (888) 290-1085

Other Information

Attained age.

Plans A, B, C, D, E, F, F (high deductible) and G are available to those under 65.

Company does not contract with pharmacies directly but all policyholders are given a prescription discount card at no additional cost.

Company Name: **State Farm Insurance Company**

Name of Plan: Plans A, C and F

Individual market.

Address: Contact your local State Farm agent

Other Information

Attained age.

Plans A, C and F are available to those under 65.

Company Name: **State Mutual Insurance Company**

Name of Plan: Plans A, B, C, D and F

Individual market.

Address: American Insurance Marketing Company

1817 Eagle Drive

Woodstock, GA 30189-2307

Phone: (800) 321-0102; (877) 872-5500

Other Information

Attained age.

Plans A, B, C, D and F are available to those under 65.

Company Name: **Unicare Life and Health Insurance Company**

Name of Plan: Plans A, B, C and F

Individual market.

Address: 220 Remington Blvd.

PO Box 5008

Bolingbrook, IL 60440-5008

Phone: (888) 286-4227

Other Information

Attained age.

Plan A is available to those under 65.

Company Name: **United American Insurance Company**

Name of Plan: Plans A, B, C, D, F and G

Individual market.

Plans A through J

Group market.

Address: PO Box 8080

McKinney, TX 75070

Phone: (972) 529-5085

Other Information

Issue and attained age.

Company Name: **United Healthcare Insurance Company (AARP)**

Name of Plan: Plans A-J

Group market - AARP members.

Address: AARP Health Care Options

United Healthcare

PO Box 130

Montgomery, PA 18936-0130

Phone: (800) 523-5800

Other Information

Community-rated.

Company Name: **USAA Life Insurance Company**

Name of Plan: Plans A, D, F and G

Address: 9800 Fredericksburg Road

San Antonio, TX 78288

Phone: (800) 531-8000

Other Information

Attained age.

Plans A, D, F and G are available to those under 65.

>Company Name: **World Insurance Company**

Name of Plan: Plans A, C and F

Individual

Address: PO Box 3160

Omaha, NE 68103-0160

Phone: (800) 786-7557

Other Information

Attained age.

Plan A is available to those under 65.

Contacts

Kentucky Department of Insurance 1-800-595-6053

AdminaStar 1-800-999-7608

Kentucky Aging Services 1-502-564-6930